

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William F. Newhart
Maureen P. Newhart
Debtors

Case No. 12-07242-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 38

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db/jdb
4234113 +William F. Newhart, Maureen P. Newhart, 39 N. Beech Rd., Plains, PA 18705-2201
+Bon Ton (Retail Services, P.O. Box 15521, Retail Services, P.O. Box 5893,
Carol Stream, Illinois 60197-5893
4234120 +Direct Loans, P.O. Box 5609, Greenville, Texas 75403-5609
4234121 +Dr. Nicholas Ruggiero, 225 S. River St., Plains, Pennsylvania 18705-1123
4250515 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4234125 +John Deere Credit, Revolving Product Credit, Attn: Customer Service, P.O. Box 5327,
Madison, Wisconsin 53705-0327
4244492 +John Deere Financial, f.s.b., PO Box 6600, Johnston, IA 50131-6600
4239414 +MOHELA on behalf of Dept. of ED, MOHELA, 633 Spirit Drive, Chesterfield MO 63005-1243
4234129 +Mohela, 633 Spirit Dr., Chesterfield, Missouri 63005-1243
4234130 +NCB Management Services Inc., P.O. Box 1099, 2000 Market St., 13th Floor,
Langhorne, Pennsylvania 19047-6099
4234131 +NCMIC, PO Box 10351, Des Moines, IA 50306-0351
4234133 +Valentine & Kebartas, Inc., P.O. Box 325, Lawrence, Massachusetts 01842-0625
4269607 +Weber, Gallagher, Simpson, Stapleton,, Fires and Newby, LLP Attn Peter E,
Meltzer Esq/Sarah A Elia Esq, 2000 Market St., 13th Floor, Philadelphia, PA 19103-3204
4234134 Weber, Gallagher, Simpson, Stapleton, Fi, Attn: Peter E. Meltzer, Esq./ Sarah A El,
Philadelphia, Pennsylvania 19103
4234135 Weber, Gallagher, Simpson, Stapleton, Fi, Attn: Peter E. Meltzer, Esq./ Sarah A. E,
Philadelphia, Pennsylvania 19103
4494670 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Mar 19 2018 19:00:26
Commonwealth of Pennsylvania, Department of Labor and Industry UCTS,
625 Cherry Street, Room 203, Reading, PA 19602-1152
cr +EDI: BASSASSOC.COM Mar 19 2018 22:53:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083
cr +EDI: PRA.COM Mar 19 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
4234112 EDI: BANKAMER.COM Mar 19 2018 22:53:00 Bank of America, Bankruptcy Department,
4161 Piedmont Pkwy., NC4-105-03-14, Greensboro, North Carolina 27410
4234114 +EDI: CAPITALONE.COM Mar 19 2018 22:53:00 Capital One, P.O. Box 30285,
Salt Lake City, Utah 84130-0285
4244622 +EDI: BASSASSOC.COM Mar 19 2018 22:53:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4244941 +EDI: BASSASSOC.COM Mar 19 2018 22:53:00 Capital One, N.A., Bass & Associates, PC,
3936 E Ft Lowell Rd Ste 200, Tucson, AZ 85712-1083
4234115 +EDI: CAPITALONE.COM Mar 19 2018 22:53:00 Capital One/Best Buy, Retail Services,
P.O. Box 5893, Carol Stream, Illinois 60197-5893
4234116 +EDI: CHASE.COM Mar 19 2018 22:53:00 Chase, P.O. Box 15298,
Wilmington, Delaware 19850-5298
4234117 +EDI: CAUT.COM Mar 19 2018 22:53:00 Chase Auto Finance, National Bankruptcy Dept.,
201N. Central Ave., AZ1-1191, Phoenix, Arizona 85004-8001
4234118 EDI: CITICORP.COM Mar 19 2018 22:53:00 CitiBusiness Card, PO BOX 6500,
Sioux Falls, Sd 57117-6500
4234119 EDI: WFNNB.COM Mar 19 2018 22:53:00 Comenity Bank/Bon Ton, Bankruptcy Department,
P.O. Box 182125, Columbus, Ohio 43218-2125
4234122 +EDI: HFC.COM Mar 19 2018 22:53:00 HSBC, PO Box 5226, Carol Stream, IL 60197-5226
4234123 EDI: IRS.COM Mar 19 2018 22:53:00 Internal Revenue Service, Special Procedures Branch,
P.O. Box 7346, Philadelphia, PA 19101-7346
4278883 EDI: CAUT.COM Mar 19 2018 22:53:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P O Box 29505 AZ1-1191, Phoenix AZ 85038-9505
4234126 E-mail/Text: camanagement@mtb.com Mar 19 2018 19:00:12 M & T Credit Corp.,
1100 Wehrle Dr., Williamsville, NY 14221
4234127 E-mail/Text: camanagement@mtb.com Mar 19 2018 19:00:12 M & T Bank, 1100 Wehrle Drive,
Williamsville, New York 14221
4245592 E-mail/Text: camanagement@mtb.com Mar 19 2018 19:00:12 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
4293011 EDI: PRA.COM Mar 19 2018 22:53:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541
4260271 EDI: PRA.COM Mar 19 2018 22:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4237335 +EDI: STF1.COM Mar 19 2018 22:53:00 SunTrust Bank, Attn: Support Services,
P.O. Box 85092, Richmond, VA 23286-0001
4234132 +EDI: STF1.COM Mar 19 2018 22:53:00 Suntrust, Consumer Loan Payments, P.O. Box 85092,
Richmond, Virginia 23286-0001

TOTAL: 22

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,
Tucson, AZ 85712-1083

cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

4255725* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, Az 85712-1083

4234124* +Internal Revenue Service, Special Procedures Branch, PO Box 7346,
Philadelphia, PA 19101-7346

4234128* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M & T Bank, 1100 Wehrle Drive, Williamsville, New York 14221)

4245932* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288)

4291687* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

4494671* eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwclaw.com, ecfmaw@mwclaw.com
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmaw@mwclaw.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T Bank bkggroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T BANK bkggroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor M&T Bank ecfmaw@mwclaw.com
Marisa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mwclaw.com
Tullio DeLuca on behalf of Debtor 1 William F. Newhart tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 2 Maureen P. Newhart tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 William F. Newhart
First Name Middle Name Last Name

Debtor 2 Maureen P. Newhart
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1009**

EIN --

Social Security number or ITIN **xxx-xx-5445**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:12-bk-07242-JJT**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William F. Newhart
aka William Newhart, dba Newhart Chiropractic Center

Maureen P. Newhart
aka Maureen Newhart

**By the
court:**

March 19, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.